

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

IN RE:

TROY MACK AND VELDA MACK

BANKRUPTCY NO.: 19-50836-MLO  
CHAPTER 7  
HONORABLE MARIA L. OXHOLM

DEBTORS

\_\_\_\_\_  
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**RESPONSE TO MOTION FOR AUTHORITY TO REDEEM PERSONAL PROPERTY  
AND APPROVAL OF ASSOCIATED FINANCING AND ATTORNEY FEES  
UNDER 11 U.S.C. § 722**

Bridgecrest Credit Company LLC ("Creditor"), in response to Debtors' Motion to Redeem a 2015 Dodge Grand Caravan, states as follows:

1. As to Paragraph 1, the Creditor neither admits nor denies and leaves the Debtors to their proofs.
2. As to Paragraph 2, the Creditor neither admits nor denies and leaves the Debtors to their proofs.
3. As to Paragraph 3, the Creditor denies that the redemption value should be \$9,958.00. Based on the NADA Official Used Car Guide, Creditor asserts that the value of the vehicle is approximately \$12,100.00.

4. As to Paragraph 4, the Creditor neither admits nor denies and leaves the Debtors to their proofs.

5. As to Paragraph 5, the Creditor neither admits nor denies and leaves the Debtors to their proofs.

In conclusion, the Creditor prays that the Court deny Debtor's Motion for Redemption.

O'REILLY RANCILIO P.C.

*/s/ Craig S. Schoenherr, Sr.*

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